

Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2024

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates are as follows:

Glyn Ellis	Paul Worthy
Paul Whiteley	Jonathan Baston
Gareth Davies	Ben Jones
David Rees	Andrew Lansdown
Samuel Li	Dewi Brady
Stephen Baston (part year)	

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

- 1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
- 2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

Throughout 2024 the church aimed to achieve its objectives through weekly Sunday worship services, Sunday School and prayer & Bible studies, home groups, as well as men's and ladies' meetings. These gatherings have helped to meet the spiritual needs of those attending and to advance the Christian faith.

The main feature of community work was the weekly community café on Friday mornings together with a Food Bank which was used by the community. Other activities to support the local community and its needs included a weekly parent and toddler group, a children's club of primary school age, and a weekly club for children 10 to 13.

Special events took place at Christmas - a ladies' wreath making craft evening and Christmas candlelight services.

During 2024, a fulltime Pastor was supported financially by the Church members. His main roles were teaching the Bible, providing pastoral care and support to the members of the church and those in the local community.

Financial gifts have been made through other UK charities to support missionaries working in India, Central Asia, Finland, France, Italy and the UK.

FINANCIAL SUMMARY

Receipts

Monies received during the year increased by £9,875 from £130,698 in 2023 to £140,573 in 2024. The increase in overall giving was primarily due to an increase in general offerings.

General offerings from members and adherents remained the core income stream for the church. General offerings increased by £7,638 from £96,686 in 2023 to £104,234 in 2024. In addition, one-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments decreased by £34,455 from £132,137 in 2023 to £97,682 in 2024. The decrease was due to i) a reduction in payroll costs arising from the Assistant Pastor leaving the church at the start of 2024 to take up the pastorate at another church, and ii) in 2023 the church incurred significant capital expenditure on a new audio-visual system.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2024, the Charity held available cash reserves of £135,492 (£92,601 at 31 December 2023). The Charity is currently maintaining a high level of reserves as it has an ongoing development project aimed at improving utilisation of the church building with a view to extension of the charitable activities that can be provided. This project is expected to result in the cash reserves being depleted. In addition, during 2025 the church has spent some of the available reserves to replace the seating within the building.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

BANKER

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 29 September 2025.

Signed:



David Rees

Treasurer and Trustee

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

2023	<u>RECEIPTS</u>	2024
£	General Giving	£
88,790	General Offerings - Gift Aided	95,786
7,896	General Offering - Non Gift Aided	8,537
19,491	HMRC (Gift Aid on donations)	25,457
839	Missionary Fund Offerings	520
117,015		130,300
	Receipts from Activities	
119	Cafe Gifts	100
222	Contributions towards Ladies Christmas Craft	206
120	Toddlers' Group Gifts	35
461		341
	Specified Gifts/Grants	
984	Gifts specified for work in Eastern Europe	0
600	Gifts specified for work in Finland	600
600	Gifts specified for retired missionaries	600
235	Gifts in support of work of AsiaLink	0
0	Gifts in support of work of Open Doors	432
2,000	Food bank gifts	2,339
0	Asda grant for foodbank	1,000
250	Hebron Hall gift for Emmanuel football team kit	0
4,669		4,971
	Miscellaneous Income	
1,448	Interest	3,364
1,375	Hebron Hall Youth Away Day contributions/gifts	0
2,035	Llanmadoc Weekend Away contributions	0
925	Gifts for use of building	1,250
1,500	Returned gift to another church	0
140	Gifts to provide meals to new parents	0
70	Gift to purchase Christmas tree	0
0	Book sales	1
915	Designated leaving gifts	20
145	Overpayment reimbursed	0
8,553		4,635
130,698	TOTAL RECEIPTS	140,247

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

2023	<u>PAYMENTS</u>	2024	
£		£	
	Payroll		
44,021	Salary payments	31,378	Note 4
3,277	Employer's pension contributions	2,731	
47,298		34,109	
	Pastoral Expenses		
714	Ministerial training courses/conferences	1,105	
128	Expenses of office	368	
23,904	Accommodation costs	13,885	
24,746		15,358	
615	Pulpit Supply	1,380	
	Missionaries		
7,200	Missionary Giving	7,450	Note 5
2,000	Gifts to support UK churches	2,500	
1,111	UCCF Relay	0	
10,311		9,950	
	Church Building Maintenance and Servicing		
2,897	General Repairs and Maintenance	731	
3,454	Heating, Lighting and Water	3,745	
2,034	Manse Council Tax	171	
2,511	Church Insurance	2,560	
10,896		7,207	
	Church activities		
739	BANG Children's Club	38	
76	BLAST Youth Club	0	
-165	YoUnite costs less contributions	-173	
121	Toddlers	219	
136	Sunday School	292	
55	Ladies Meeting	174	
0	Mens Breakfast	23	
34	Girls Group	0	
2,460	Hebron Youth Weekend Away	0	
2,536	Llanmadoc Weekend Away	230	
359	Books	520	
1,116	Refreshments	1,050	
7,467		2,373	

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

PAYMENTS CONTINUED

2023			2024	
£	Church Outreach		£	
732	Christmas Outreach		914	
123	Easter Outreach		321	
309	Family Fun Day		0	
413	Open Air services		371	
1,284	Food Bank		1,115	
550	Community Cafe		978	
3,411			3,699	
	Overseas Aid and Support			
600	Gifts for work in Finland		600	
1,414	Gifts for work in Eastern Europe		0	
352	Gifts for Compassion Child Sponsorship		384	
2,366			984	
15,605	Capital Projects		10,392	Note 8
4,534	Church equipment purchase & maintenance		4,799	
£	General Administration		£	
475	Advertising, Photocopying, Printing		1,237	
490	Broadband		489	
356	Church Suite License		546	
617	CCLI Music License & music software		637	
243	Safeguarding subscription & DBS checks		229	
140	Gift for undertaking independent examinations		0	
61	Bank Charges		60	
2,382			3,198	
£	Other		£	
1,500	FIEC subscriptions		1,400	
330	AECW Donations		330	
430	Welfare Fund payments		225	
0	Leaving gifts funded by specified donations		965	
0	Support for the elders from external pastors		986	
247	Miscellaneous		0	
2,507			3,906	
132,137	TOTAL PAYMENTS		97,356	
-1,439	SURPLUS/ DEFICIT FOR YEAR		42,891	
94,041	OPENING BALANCE		92,601	
92,601	CLOSING BALANCE		135,492	Notes 1 & 2

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2024 TO 31 DECEMBER 2024

NOTES TO THE ACCOUNTS

1) Fund Balances

2023		2024	
£		£	
94,041	Opening Balance 1st January	92,601	
130,697	Receipts in the year	140,247	
224,738		232,848	
132,137	Payments in the year	97,356	
92,601	Closing Balance 31st December	135,492	
14,743	Current Account Balance at 31st December	14,836	
26,870	Deposit Account Balance at 31st December	67,721	
50,000	Investment Account Balance at 31st December	52,464	
91,613		135,021	
988	Plus cash in transit	471	
92,601		135,492	
92,601	General Fund Balance 31st December	135,492	
0	Missionary Fund Balance 31st December	0	
92,601		135,492	

2) Movement in funds

Missionary Fund	General Fund	Missionary Fund	Total
£	£	£	£
Opening Balance			
1/1/24	92,601	0	92,601
Receipts in year	138,095	2,152	140,247
Payments in year	88,922	8,434	97,356
Transfer to/from			
general fund	-6,282	6,282	0
Closing Balance			
31/12/24	135,492	0	135,492

3) Average Monthly Offering

The average general monthly offering in 2024 was £8,694 (£8,057 in 2023)

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2024 TO 31 DECEMBER 2024

4) Payroll & Related Party Transactions

Payroll Costs

In 2024, the Church employed a full-time Minister and employed two part-time cleaners part-time cleaners. It also employed an assistant pastor for the first two weeks of 2024, after which he took up the position of pastor at another church.

The combined payroll costs were as follows:

Basic Pay	£31,072
Employer Pension Contributions	£2,809

Both the pastor and assistant were provided with living accommodation by the Church.

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment were as follows for the year to 31 December 2024:

Basic Pay	£27,349
Employer Pension Contributions	£2,670

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. During 2024 Ben Jones was paid £80 materials and labour costs for fitting locks to interior doors. Ben Jones's son works as an electrician and in 2024 he was paid £905 material and labour costs for installing new lighting within the church building.

Mr Dewi Brady is a trustee of Emmanuel Baptist Church. Mr Brady's wife is employed part-time to clean the church building. During 2024 she was paid £1,563 for this service.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. From 1 November 2020, the Church has provided Rev Paul Whiteley with manse accommodation in the local area to better enable him to perform the functions of his office under the 'manse leaseback scheme' which is widely used by churches to provide suitable accommodation to ministers of religion. The property provided by the church is owned by Rev Paul Whiteley and his wife, who rent it to the church under the terms of a rental agreement. In accordance with this agreement, the Church paid Rev Paul Whiteley and his wife £562 each a month, (£6,741 each during 2024).

Rev Paul Whiteley's wife also employed by Emmanuel Baptist Church on a part-time basis to clean the church building. During 2024, she was paid £1,417 for this service. She left her employment during September 2024. In September 2024, Paul Whiteley's daughter was employed part-time as a cleaner. To 31st December 2024 she received payment for this service of £432.

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2024 TO 31 DECEMBER 2024

5) Missionary Giving

2023		2024
£		£
3,800	Support of retired missionaries	3,800
600	UFM (India)	600
1,200	UFM (France)	1,200
0	UFM (Italy)	300
250	Asia Link	550
0	Wycliffe Bible Translators	300
0	Good News for Everyone	400
600	Church Work Finland	900
1,414	Operation Mobilisation (Eastern Europe)	0
250	Slavic Gospel Association	0
300	People International	0
250	Betel	0
300	Open Doors	0
250	Romanian Ministries	0
9,214		8,050

In addition, in 2024, the Church made a gift of £2,500 to support the work of another UK-based church

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS

1 JANUARY 2024 TO 31 DECEMBER 2024

6) Building and equipment assets held

Land & Buildings		Year bought	
Valuation/cost(£)	Asset	Basis	
Notional	Gabalfa Avenue church site	Assets are held in trust and disposal of the assets is restricted	
Equipment, Signage and Software			
Cost (£)	Asset	Basis	
114	Hoover Upright Vacuum Cleaner	Historic Cost	2024
135	Numatic 620W 5ltr Vacuum Cleaner	Historic Cost	2024
2,710	Classeq C500 commercial dishwasher	Historic Cost	2024
325	Warner 3.41m 12 platform step ladder	Historic Cost	2024
276	Shure Lavier wireless system	Historic Cost	2024
385	Bush 50 inch smart TV + stand and accessories	Historic Cost	2024
261	2 x Shure microphones + cables	Historic Cost	2023
334	Russell Hobbs Fridge Freezer	Historic Cost	2023
780	Lincat 17ltr Water Boiler	Historic Cost	2023
198	Buffalo Commercial Microwave	Historic Cost	2023
180	Buffalo Filter Coffee Maker	Historic Cost	2023
627	10 x Klara 3ft folding tables	Historic Cost	2023
245	Table trolley	Historic Cost	2023
193	Slimlok outdoor notice board	Historic Cost	2023
180	Makita petrol strimmer	Historic Cost	2023
210	Table tennis table	Historic Cost	2023
799	Apple MacBook	Historic Cost	2023
704	Black Magic switcher streamer	Historic Cost	2023
2,268	PTZ Optics broadcast camera	Historic Cost	2023
750	Marshall fixed HD video camera & lens kit	Historic Cost	2023
235	2 x Black Magic HDMI concertors	Historic Cost	2023
230	2 x Audio-Technica condenser microphones	Historic Cost	2023
1,466	Blustream matrix switcher	Historic Cost	2023
3,571	Epson short throw projector + bracket	Historic Cost	2023
1,437	2 x Habitat 4-seater sofas	Historic Cost	2022
109	Lighting pole stand for Christmas lights	Historic Cost	2022
171	Shark Vacuum cleaner	Historic Cost	2022
248	ProPresenter software	Historic Cost	2022
338	Foodbank shelving units	Historic Cost	2022
980	Church laptop	Historic Cost	2021
220	Petrol Lawnmower	Historic Cost	2021
114	Poster Board Stand	Historic Cost	2021
125	2kw Panel Heater	Historic Cost	2021

This note includes all items of equipment purchased for £100 or more from 1 January 2021 onwards

EMMANUEL BAPTIST CHURCH - RECEIPTS AND PAYMENTS ACCOUNTS
1 JANUARY 2024 TO 31 DECEMBER 2024

7) Other assets and liabilities at 31 December 2024

Assets

At 31 December 2024, Emmanuel held cash and bank balances of £135,492 (see note 1)

As at 31/12/2024 Emmanuel was owed £6,280 by HMRC in Gift Aid for donations received between 1 October and 31 December 2024. The amount owed was received in January 2025.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2024, Emmanuel owed £373 to HMRC and £414 to NEST Pensions in respect of payroll deductions for December 2024 pay.

At 31 December 2024, Emmanuel held £432 given by members of the Church to support the work of Open Doors. This was paid to Open Doors in January 2024.

		£
8) Capital Projects		10,392
During 2024, £10,392 was spend on the following capital projects		
1)	New lighting installation in the church building	905
2)	Redecoration of rear hall, creche room and lobby	2,337
3)	Heating system upgrade	7,150
		<u>10,392</u>

Approval of the financial statements

These financial statements were approved at a meeting of the trustees of the Charity held on 2nd June 2025

Signed on behalf of the trustees



David Rees
Trustee and Treasurer

Independent Examiner's Report to
the Trustees of Emmanuel Baptist Church Cardiff
(Registered Charity 1155275)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Deryck Evans FCA

12 October 2025

Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue, Bridgend, CF31 3DD